GEHA BOARD OF DIRECTORS MEETING

Thursday, 20 July 1978

2:00 p. m. Room 5E 62 Headquarters

- 1. Discussion of rates for the Association Benefit Plan for 1979.
- 2. Appointment of as Assistant STATINTL GEHA Secretary.

COMPARISON OF PLAN COSTS

(Biweekly Brochure Rate 1978)

Name of Plan		Self & Family	Self Only
The Association Benefit Plan	Total Cost	\$36.68	\$12.80
	Government Pays	26.69	9.60
	Employee Pays	9.99	3.20
Blue Cross - Blue Shield	Total Cost	\$51.55	\$22.15
	Government Pays	26.69	10.98
	Employee Pays	24.86	11.17
Aetna	Total Cost	\$40.41	\$18.47
	Government Pays	26.69	10.98
	Employee Pays	13.72	7.49
Foreign Service Benefit Plan	Total Cost	\$39.68	\$12.14
	Government Pays	26.69	9.11
	Employee Pays	12.99	3.03
Group Health Association of D. C.	Total Cost	\$56.38	\$22.30
	Government Pays	26.69	10.98
	Employee Pays	29.69	11.32
Georgetown University Community Health Plan	Total Cost Government Pays Employee Pays	\$55.34 26.69 28.65	\$21.94 10.98 10.96
George Washington University Health Plan	Total Cost Government Pays Employee Pays	\$55.40 26.69 28.71	\$23.00 10.98 12.02

ASSOCIATION BENEFIT PLAN BIWEEKLY RATES SINCE 1974

ABP FAMILY	TOTAL COST	EMPLOYEE SHARE	GOV'T SHARE	EMPLOYEE CONTRIBUTION %	GOV'T CONTRIBUTION %
1979 Est.	\$50.34	\$21.67	\$28.67	43.05%	56.95%
1978 1977 1976 1975 1974	36.68 36.68 36.68 30.18 22.45	9.99 12.09 13.55 11.25 8.78	26.69 24.59 23.13 18.93 13.67	27.24% 32.96% 36.94% 37.28% 39.11%	72.76% 67.04% 63.06% 62.72% 60.89%
			ABP SINGLE PL	AN	
1979 Est.	\$17.59	\$ 5.73	\$11.86	32.58%	67.42%
1978 1977 1976 1975 1974	12.80 12.80 12.80 10.57 7.83	3.20 3.20 3.38 2.93 2.34	9.60 9.60 9.42 7.64 5.49	25.00% 25.00% 26.41% 27.72% 29.88%	75.00% 75.00% 73.59% 72.28% 70.12%

ACCOCIATION DENEETT DIAM CHANCES FOR 1070		BIWEEKLY COST TO POLICYHOLDER	
AS	SOCIATION BENEFIT PLAN CHANGES FOR 1979	SELF ONLY	SELF & FAMILY
1.	To increase the basic \$100 benefit for Out-of-Hospital X-ray and Lab to \$400 per person per calendar year.	\$. 06	\$.15
2.	To cover (under the \$400 per person per calendar year hospital outpatient basic benefit) non-surgical charges by physicians for emergency room treatment when billed separately from hospital charges.	No charge	\$.01
3.	To cover under Basic Surgical Benefits, charges by a Podiatrist for the removal of plantar warts by Chemosurgery, Electrosurgery, or cryotherapy.	No charge	No charge
4.	To increase basic benefits for private ambulance service from \$25 to \$50.	\$.02	\$.03
5.	To increase the basic benefit for physicians medical visit unrelated to surgery while confined in a hospital from \$10 to \$20.	\$.10	\$.30
6.	To cover amniocentesis and related tests on the unborn child.	No charge	No charge
7.	To cover as a basic benefit the initial reconstruction of the breast following a mastectomy.	\$.01	\$.02
8.	To cover up to 30 visits per person per calendar year for the services of a psychiatric social worker under the direct supervision of a psychiatrist.	\$.01	\$.02
	TOTALS	\$.20	\$.53

GEHA Board of Directors Meeting Thursday, 20 April 1978 1000 a.m. Room 5E62 Headquarters

AGENDA

- 1. Election of Officers for 1978 (attachment)
- 2. Discussion of Benefit Changes for the Association Benefit Plan for 1979

ASSOCIATION BENEFIT PLAN

		BIWEEKLY C	OST TO POLICYHOL	DER
PR	OPOSED BENEFIT CHANGES FOR 1979	SELF ONLY	SELF & FAMILY	
1.	To increase the basic \$100 benefit for Out-of-Hospital X-ray and Lab to: a) \$200 per person per calendar year b) \$300 per person per calendar year c) \$400 per person per calendar year	\$.04 \$.05 \$.06	\$.10 \$.13 \$.15	
2.	To cover (under the \$400 per person per calendar year hospital outpatient basic benefit) non-surgical charges by physicians for emergency room treatment when billed separately from hospital charges.	No charge	\$.01	•
3.	To cover under Basic Surgical Benefits, charges by a Podiatrist for the removal of plantar warts by Chemosurgery, Electrosurgery, or cryotherapy.	No charge	No charge	
4.	To increase basic benefits for private ambulance service from \$25 to \$50.	\$.02	\$.03	
5.	To increase the basic benefit for physicians medical visit unrelated to surgery while confined in a hospital from \$10 to \$20.	\$.10	\$.30	
6.	To cover amniocentesis and related tests on the unborn child.	No charge	No charge	
7.	To cover as a basic benefit the initial reconstruction of the breast following a mastectomy.	\$.01	\$.02	•
8.	To cover up to 30 visits per person per calendar year for the services of a psychiatric social worker under the direct supervision of a psychiatrist.	\$.01	\$.02	

COMPARISON OF BIWFEKLY PREMIUMS

TYPE OF ENROLLMENT			1978 PREMIUMS		
		ABP	BLUE CROSS	AETNA	
SHLF ONLY	EMPLOYEE PAYS	\$ 3.20	\$11.17	\$ 7.49	
	Agency Pays	9.60	10.98	10.98	
	Total Premium	\$12.80	\$22.15	\$18.47	
SELF & FAMILY	EMPLOYEE PAYS	\$ 9.99	\$24.86	\$13.72	
	Agency Pays	26.69	26.69	26.69	
	Total Premium	\$36.68	\$51.55	\$40.41	

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